

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE:

SAUDDY NOEMI HERNANDEZ ONEILL  
JOAN LAUREANO COLON

DEBTOR(S)

CASE NUMBER: 19-06674/BKT

CHAPTER 13

**DEBTORS' MOTION CONCERNING AMENDMENT  
TO SCHEDULE "E/F" OFFICIAL FORM 106E/F**

**TO THE HONORABLE COURT:**

**COME NOW, SAUDDY NOEMI HERNANDEZ ONEILL and JOAN LAUREANO COLON**, the Debtors through the undersigned attorney Counsel, and very respectfully state and pray as follows:

1. The Debtors hereby amend Schedule "E/F" to previously filed Schedule "E/F" Docket No. 1, pursuant to Rule 1009 of the Federal Rules of Bankruptcy Procedure and local Bankruptcy Rule 1009-1, for the purpose of: to **include unsecured claim, account no. Xo808, from creditor Universidad Central de Bayamon, PO Box 1725, Bayamon PR 00960; Del Valle Rodriguez Law Offices PSC, Jose Rafael Del Valle Rodriguez, Esq., PO Box 10590, San Juan PR 00918-1476, balance owed \$3,240.00.**

**WHEREFORE**, the Debtors pray that this Honorable Court take knowledge of said amendment and provide accordingly.

**NOTICE**

**Within fourteen (14) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.**

**CERTIFICATE OF SEVICE:** I hereby certify that on this date I electronically filed the above document with the Clerk of the Court using the CM/ECF System which sends notification of such filing to all those who in this case have registered for receipt of notice by electronic mail, including the US Trustee's Office and the Trustee. I further certify that the foregoing has been served by depositing true and correct copies thereof in the United States Mail, postage prepaid, to none CM/ECF participants: Debtor to his address of record; to the creditor affected by the amendment: Universidad Central de Bayamon, PO Box 1725, Bayamon PR 00960; Del Valle Rodriguez Law Office PSC, Jose Rafael Del Valle Rodriguez, Esq., PO Box 10590, San Juan PR 00918-1476; and creditors and parties in interest as per the attached master address list.

**RESPECTFULLY SUBMITTED.** In San Juan, Puerto Rico, this 10<sup>th</sup> day of January 2020.

**/s/Roberto Figueroa Carrasquillo**  
R FIGUEROA CARRASQUILLO LAW OFFICE PSC  
USDC #203614  
ATTORNEY FOR PETITIONERS  
PO BOX 186 CAGUAS PR 00726  
TEL. NO. (787) 744-7699 FAX (787) 746-5294  
EMAIL: [rfc@rfigueroalaw.com](mailto:rfc@rfigueroalaw.com)

**Fill in this information to identify your case:**

Debtor 1	<b>SAUDDY NOEMI HERNANDEZ ONEILL</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>JOAN LAUREANO COLON</b>		
(Spouse if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>DISTRICT OF PUERTO RICO, SAN JUAN DIVISION</b>			
Case number	<b>3:19-bk-6674</b>		
(If known)			

☒ Check if this is an amended filing

**Official Form 106E/F**

**Schedule E/F: Creditors Who Have Unsecured Claims**

**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.  
☐ Yes.

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1	<b>Claro</b>	Last 4 digits of account number	<b>1947</b>	Total claim	
	Nonpriority Creditor's Name	When was the debt incurred?	<b>2013-05-14</b>		<b>\$768.00</b>
	<b>PO Box 360998</b>				
	<b>San Juan, PR 00936-0998</b>				
	Number Street City State Zip Code				
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent			
	<input checked="" type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated			
	<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed			
	<input type="checkbox"/> At least one of the debtors and another	<b>Type of NONPRIORITY unsecured claim:</b>			
	<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Student loans			
	Is the claim subject to offset?	<input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts			
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> Other. Specify _____			

Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI &**  
Debtor 2 **LAUREANO COLON, JOAN**

Case number (if known) **3:19-bk-6674**

<b>4.2</b>	<b>Claro</b> Nonpriority Creditor's Name  <b>PO Box 360998</b> <b>San Juan, PR 00936-0998</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>4388</u> <b>\$678.00</b> <b>When was the debt incurred?</b> <u>2015-03-11</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
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<b>4.3</b>	<b>Claro</b> Nonpriority Creditor's Name  <b>PO Box 360998</b> <b>San Juan, PR 00936-0998</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>2304</u> <b>\$249.00</b> <b>When was the debt incurred?</b> <u>2014-06-05</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
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<b>4.4</b>	<b>Claro</b> Nonpriority Creditor's Name  <b>PO Box 360998</b> <b>San Juan, PR 00936-0998</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>5009</u> <b>\$135.00</b> <b>When was the debt incurred?</b> <u>2012-02-21</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____
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Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI &**  
Debtor 2 **LAUREANO COLON, JOAN**

Case number (if known)

**3:19-bk-6674**

4.5

**Discover Fin Svcs LLC**

Nonpriority Creditor's Name

Last 4 digits of account number **0261**

**\$1,499.00**

**PO Box 15316**  
**Wilmington, DE 19850-5316**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

When was the debt incurred? **2018-07**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify \_\_\_\_\_

4.6

**Internal Revenue Service**

Nonpriority Creditor's Name

Last 4 digits of account number **7319**

**\$3,775.69**

**PO Box 21126**  
**Philadelphia, PA 19114-0326**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **2012-2013-2014**

4.7

**Island Finance**

Nonpriority Creditor's Name

Last 4 digits of account number **8259**

**\$3,132.00**

**PO Box 71504**  
**San Juan, PR 00936-8604**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

When was the debt incurred? **2017-01-11**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify \_\_\_\_\_

Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI &**  
Debtor 2 **LAUREANO COLON, JOAN**

Case number (if known)

**3:19-bk-6674**

<div>4.8</div> <div><b>Money Express</b> Nonpriority Creditor's Name  <b>PO Box 9146</b> <b>San Juan, PR 00908-0146</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</div>	<div><b>Last 4 digits of account number</b>    <b>1595</b>    <b>\$4,501.00</b></div> <div><b>When was the debt incurred?</b>    <b>2018-06-12</b></div> <div><b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____</div>
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<div>4.9</div> <div><b>Syncb/Car Care Pep Boy</b> Nonpriority Creditor's Name <b>C/o</b> <b>PO Box 965036</b> <b>Orlando, FL 32896-5036</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</div>	<div><b>Last 4 digits of account number</b>    <b>8042</b>    <b>\$2,087.00</b></div> <div><b>When was the debt incurred?</b>    <b>2017-05</b></div> <div><b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____</div>
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<div>4.10</div> <div><b>Syncb/Jc Penney Pr</b> Nonpriority Creditor's Name  <b>PO Box 965007</b> <b>Orlando, FL 32896-5007</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</div>	<div><b>Last 4 digits of account number</b>    <b>5788</b>    <b>\$1,221.00</b></div> <div><b>When was the debt incurred?</b>    <b>2016-06</b></div> <div><b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____</div>
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Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI &**  
Debtor 2 **LAUREANO COLON, JOAN**

Case number (if known)

**3:19-bk-6674**

4.11

**Syncb/Rooms to Go**

Nonpriority Creditor's Name

C/o

**PO Box 965036**

**Orlando, FL 32896-5036**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **2532**

**\$28.00**

When was the debt incurred? **2017-01**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

4.12

**Syncb/tjx Cos**

Nonpriority Creditor's Name

**PO Box 965015**

**Orlando, FL 32896-5015**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **0961**

**\$1,433.00**

When was the debt incurred? **2015-06**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

4.13

**Syncb/Walmart**

Nonpriority Creditor's Name

**PO Box 30281**

**Salt Lake City, UT 84130-0281**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **5273**

**\$2,996.00**

When was the debt incurred? **2014-10**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI &**  
Debtor 2 **LAUREANO COLON, JOAN**

Case number (if known)

**3:19-bk-6674**

4.14

**Syncb/Walmart**

Nonpriority Creditor's Name

Last 4 digits of account number **0829**

**\$166.00**

**PO Box 30281**  
**Salt Lake City, UT 84130-0281**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

When was the debt incurred? **2013-05**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

4.15

**Thd/Cbna**

Nonpriority Creditor's Name

Last 4 digits of account number **2868**

**\$525.00**

**PO Box 6497**  
**Sioux Falls, SD 57117-6497**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

When was the debt incurred? **2017-07**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify

4.16

**Universidad Central de Bayamon**

Nonpriority Creditor's Name

Last 4 digits of account number **0808**

**\$3,240.00**

**PO Box 1725**  
**Bayamon, PR 00960**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Civil no. TB2019CV00808**

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.



Debtor 1 **HERNANDEZ ONEILL, SAUDDY NOEMI &**  
Debtor 2 **LAUREANO COLON, JOAN**

Case number (if known) **3:19-bk-6674**

Name and Address  
**CICA Collection Agency, Inc**  
**PO Box 12338**  
**San Juan, PR 00914-0338**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line **4.4** of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number **5009**

Name and Address  
**Del Valle Rodriguez Law Offices**  
**PSC**  
**Lcdo Jose Rafael Del Valle**  
**Rodriguez**  
**PO Box 10590**  
**San Juan PR 00918-1476**

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line **4.16** of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number **0808**

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

			Total Claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ 0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
Total claims from Part 2	6f. Student loans	6f.	\$ 0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 26,433.69
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 26,433.69

Fill in this information to identify your case:

Debtor 1 SAUDDY NOEMI HERNANDEZ ONEILL  
First Name Middle Name Last Name

Debtor 2 JOAN LAUREANO COLON  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO, SAN JUAN DIVISION

Case number 3:19-bk-6674  
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ SAUDDY NOEMI HERNANDEZ ONEILL  
SAUDDY NOEMI HERNANDEZ ONEILL  
Signature of Debtor 1

Date January 10, 2020

X /s/ JOAN LAUREANO COLON  
JOAN LAUREANO COLON  
Signature of Debtor 2

Date January 10, 2020

Label Matrix for local noticing  
0104-3  
Case 19-06674-BKT13  
District of Puerto Rico  
Old San Juan  
Fri Jan 10 15:11:59 AST 2020

US Bankruptcy Court District of P.R.  
Jose V Toledo Fed Bldg & US Courthouse  
300 Recinto Sur Street, Room 109  
San Juan, PR 00901-1964

CICA Collection Agency, Inc  
PO Box 12338  
San Juan, PR 00914-0338

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

(p) INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

Money Express  
PO Box 9146  
San Juan, PR 00908-0146

Synch/Rooms to Go  
C/o  
PO Box 965036  
Orlando, FL 32896-5036

Synchrony Bank  
c/o of PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

JOSE RAMON CARRION MORALES  
PO BOX 9023884  
SAN JUAN, PR 00902-3884

SAUDDY NOEMI HERNANDEZ ONEILL  
RR6 BOX 6936  
TOA ALTA, PR 00953-9320

BANCO POPULAR DE PUERTO RICO, SERVICER FOR F  
C/O SARLAW LLC  
BANCO POPULAR CENTER, SUITE 1022  
209 MUNOZ RIVERA AVE  
SAN JUAN, PR 00918

BANCO POPULAR DE PUERTO RICO  
SERVICER FOR FREDDIE MAC  
PO BOX 362708(762)  
SAN JUAN PR 00936-2708

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
PO Box 71083  
Charlotte, NC 28272-1083

Discover Fin Svcs LLC  
PO Box 15316  
Wilmington, DE 19850-5316

Island Finance  
PO Box 71504  
San Juan, PR 00936-8604

Synch/Car Care Pep Boy  
C/o  
PO Box 965036  
Orlando, FL 32896-5036

Synch/Walmart  
PO Box 30281  
Salt Lake City, UT 84130-0281

Thd/Cbna  
PO Box 6497  
Sioux Falls, SD 57117-6497

MONSITA LECAROS ARIBAS  
OFFICE OF THE US TRUSTEE (UST)  
OCHOA BUILDING  
500 TANCA STREET SUITE 301  
SAN JUAN, PR 00901

POPULAR AUTO LLC  
PO BOX 366818  
SAN JUAN, PR 00936-6818

Banco Popular de Puerto Rico  
Bankruptcy Department  
PO Box 366818  
San Juan, PR 00936-6818

Claro  
PO Box 360998  
San Juan, PR 00936-0998

FIRST BANK  
CONSUMER SERVICE CENTER  
BANKRUPTCY DIVISION -CODE 248  
PO BOX 9146, SAN JUAN PR 00908-0146

MONEY EXPRESS  
CONSUMER SERVICE CENTER  
BANKRUPTCY DIVISION (CODE 248)  
PO BOX 9146 SAN JUAN PR 00908-0146

Synch/Jc Penney Pr  
PO Box 965007  
Orlando, FL 32896-5007

Synch/tjx Cos  
PO Box 965015  
Orlando, FL 32896-5015

JOAN LAUREANO COLON  
RR6 BOX 6936  
TOA ALTA, PR 00953-9320

ROBERTO FIGUEROA CARRASQUILLO  
PO BOX 186  
CAGUAS, PR 00726-0186

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Internal Revenue Service  
PO Box 21126  
Philadelphia, PA 19114-0326

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d) Popular Auto	End of Label Matrix	
PO Box 366818	Mailable recipients	27
San Juan, PR 00936-6818	Bypassed recipients	1
	Total	28